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**JUN 16 2005**

Patent

**REPLY UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE  
EXAMINING GROUP ART UNIT 3624**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: BEIRNE et al.

Application Serial No.: 09/682,787

Filing Date: October 18, 2001

For: METHOD, SYSTEM, AND  
STORAGE MEDIUM FOR PRE-  
SCREENING CUSTOMERS FOR  
CREDIT CARD APPROVAL AT A  
POINT OF SALE

) Group Art Unit: 3624

) Examiner: Thu Thao Havan

) **AMENDMENT and RESPONSE to**  
) January 26, 2005 Final Office Action

) Attorney Docket No.: G07.042

) **PTO Customer Number 28062**  
) Buckley, Maschoff & Talwalkar LLC  
) Five Elm Street  
) New Canaan, CT 06840

**CERTIFICATE OF FACSIMILE UNDER 37 CFR 1.8**

I hereby certify that this correspondence is being facsimile  
transmitted to: Commissioner for Patents at fax number  
(703) 872-9308 on June 16, 2005.

By:

  
Randolph P. Calhoun

Mail Stop After Final  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed January 26, 2005, please amend  
the above-identified application as follows:

**Amendments to the claims** are reflected in the listing of claims that begins on  
page 2 of this paper.

**Remarks** begin on page 8 of this paper.